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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/621,946	07/24/2000	Venkatachari Dilip	CE1-001US	5253
29150	7590	08/12/2005	EXAMINER	
LEE & HAYES, PLLC			SUBRAMANIAN, NARAYANSWAMY	
421 W. RIVERSIDE AVE, STE 500				
SPOKANE, WA 99201			ART UNIT	PAPER NUMBER
			3624	

DATE MAILED: 08/12/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)	
	09/621,946	DILIP ET AL.	
	Examiner	Art Unit	
	Narayanswamy Subramanian	3624	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) Responsive to communication(s) filed on 26 July 2005.
- 2a) This action is FINAL. 2b) This action is non-final.
- 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) Claim(s) 59-67,71 and 78-82 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) Claim(s) _____ is/are allowed.
- 6) Claim(s) 59-67,71 and 78-82 is/are rejected.
- 7) Claim(s) _____ is/are objected to.
- 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) The specification is objected to by the Examiner.
- 10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) All b) Some * c) None of:
1. Certified copies of the priority documents have been received.
2. Certified copies of the priority documents have been received in Application No. _____.
3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) Notice of References Cited (PTO-892)
- 2) Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date _____
- 4) Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____
- 5) Notice of Informal Patent Application (PTO-152)
- 6) Other: _____

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DETAILED ACTION

1. This office action is in response to applicants' communication dated July 26, 2005. Amendments to claims 59-61 and 64, cancellation of claims 1-10, 52-58 and 72-77 and addition of new claim 82 have been entered. Rejections made under 35 USC § 101 in the last office action have been withdrawn in view of the amendments. Claims 59-67, 71 and 78-82 are pending in the application and have been examined. The rejections and response to arguments are stated below.

Claim Rejections - 35 USC § 112

2. The following is a quotation of the first paragraph of 35 U.S.C. 112:

The specification shall contain a written description of the invention, and of the manner and process of making and using it, in such full, clear, concise, and exact terms as to enable any person skilled in the art to which it pertains, or with which it is most nearly connected, to make and use the same and shall set forth the best mode contemplated by the inventor of carrying out his invention.

3. Claims 59-67, 71 and 78-82 are rejected under 35 U.S.C. 112, first paragraph, as failing to comply with the written description requirement. The claim(s) contains subject matter, which was not described in the specification in such a way as to reasonably convey to one skilled in the relevant art that the inventor(s), at the time the application was filed, had possession of the claimed invention. In particular the limitation "wherein the financial management system is associated with a second financial institution" is not described in the specification in such a way as to reasonably convey to one skilled in the relevant art that the inventor(s), at the time the application was filed, had possession of the claimed invention.

The following art rejection is made in light of the rejections made 35 U.S.C. 112, first paragraph.

Claim Rejections - 35 USC § 103

4. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

5. Claims 59-67, 71 and 78-82 are rejected under 35 U.S.C. 103(a) as being unpatentable over Musmanno (US Patent 4,346,442).

With reference to claim 59, Musmanno discloses a method comprising: a processor-based financial management system identifying a first account balance associated with a first account See Musmanno Column 8 lines 29-36), wherein the first account is associated with a first financial institution (See Musmanno Claim 1 and Applicant's own background disclosure Page 3 lines 1-7); and a second account at a second financial institution, the second financial institution being independent of the first financial institution (See Musmanno Claim 1); the financial management system comparing the first account balance to a particular value (See Musmanno Figure 3); and if the first account balance exceeds the particular value, the financial management system recommending a transfer of funds from the first account to the second account associated with the second financial institution, wherein the first account and the second account have a common account holder, and wherein the recommendation to transfer funds identifies an amount to be transferred equal to the value by which the first account balance exceeds the particular value (See Musmanno Column 2 lines 55-58, Column 7 line 61 – Column 9 line 67); and if the first account balance is below the particular value, the financial management system

recommending a transfer of funds from the second account to the first account (See Musmanno Figure 3 and Column 7 line 61 – Column 9 line 67).

With reference to claims 60-67, 71 and 78-82, Musmanno discloses the steps wherein comparing the first account balance to a particular value is performed at periodic intervals (See Musmanno Column 1 lines 33-37); comparing the first account balance to a particular value includes applying at least one rule associated with the first account (See Musmanno Figures 1B, 2 and 3); wherein the first account is a checking account (See Musmanno claim 1) and the second account is a savings account (See Musmanno claim 1, money market account is a form of savings account); wherein the second account pays a higher interest rate than the first account (inherent in the disclosure); if the first account balance is below the particular value, the financial management system recommending a transfer of funds from the second account to the first account in an amount equal to the value by which the first account balance is below the particular value (See Musmanno Column 7 line 61 – Column 9 line 67); offering to perform the recommended transfer of funds from the first account to the second account and executing the transfer of funds from the first account to the second account if the account holder accepts the offer to perform the recommended transfer of funds (inherent in the disclosure, manual buying/selling implies this feature); recommending a transfer of funds from the first account to the second account includes automatically transferring funds from the first account to the second account (See Musmanno Column 9 lines 27-45 and claim 6); one or more computer-readable memories containing a computer program that is executable by a processor to perform the method recited in claim 59 (inherent in the disclosure); wherein the first account is a checking account and the second account is an investment account (See Musmanno claim 1, money

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market account is a form of investment account); wherein the second account offers a better return than the first account (inherent in the disclosure); wherein the particular value is a minimum balance associated with the first account (old and well known); wherein the particular value is a minimum required balance based on historical data (See Musmanno Column 4 lines 41-45, various purposes is interpreted to include this feature); and permitting the account holder to change the amount to be transferred from the first account to the second account (See Musmanno Column 9 lines 50-67, manually entered commands include this feature).

Response to Arguments

6. Applicants' arguments with respect to claims 59-67, 71 and 78-82 have been considered but are moot in view of the new ground(s) of rejection.

Conclusion

7. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

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Any inquiry concerning this communication or earlier communications from the examiner should be directed to Dr. Narayanswamy Subramanian whose telephone number is (571) 272-6751. The examiner can normally be reached Monday-Thursday from 8:30 AM to 7:00 PM. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached at (571) 272-6747. The fax number for Formal or Official faxes and Draft to the Patent Office is (571) 273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

N. Subramanian

August 3, 2005

Richard Weisberger
Primary Examiner

A handwritten signature in black ink, appearing to read "Richard Weisberger". The signature is fluid and cursive, with a large, sweeping flourish on the right side.